



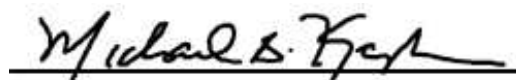
Order Filed on October 10, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1	
<b>LOWENSTEIN SANDLER LLP</b> Frank T.M. Catalina, Esq. One Lowenstein Drive Roseland, New Jersey 07068 (973) 597-2500 (Telephone) (973) 597-2400 (Facsimile) fcatalina@lowenstein.com <i>Counsel to Vicor Tax Receivables, LP</i>	
In re:	Chapter 7
FALCI, Vincent P. and Donna M.,  Debtors.	Case No. 17-12054(MBK)
VICOR TAX RECEIVABLES, LP,  Plaintiff,  v.	Adv. No. 17-1314(MBK)
VINCENT P. FALCI,  Defendant.	

**DEFAULT JUDGMENT DENYING DISCHARGE AND DETERMINING THE DEBT  
TO BE NON-DISCHARGEABLE**

The relief set forth on the following page is hereby **ORDERED**:

**DATED: October 10, 2017**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page: 2  
Debtor: Vincent P. Falci and Donna M. Falci  
Case No.: 17-12054(MBK)  
Adversary Proceeding No.: 17-1314(MBK)  
Caption: Default Judgment Denying Discharge

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Default having been entered against Defendant Vincent P. Falci (“Defendant”),  
and for good cause shown,

**JUDGMENT** by default is hereby entered against Defendant Vincent P. Falci as  
follows:

1. Discharge of any and all debts of the Defendant to Vicor Tax Receivables,  
LP (“Plaintiff”) is hereby **DENIED** pursuant to 11 U.S.C. §§ 727(a)(2)-(5).

2. It is hereby **ORDERED AND ADJUDGED** that any and all debts of  
Defendant to Plaintiff are nondischargeable pursuant to 11 U.S.C. §§ 523(a)(2), (4), and (6).

3. The automatic stay instituted by the Defendant’s filing of the Bankruptcy  
Petition is hereby terminated pursuant to 11 U.S.C. 362(c)(2)(C) as to Plaintiff and it shall not  
apply to any lawful action by Plaintiff to attempt to collect any debts the Defendant owes to  
Plaintiff.

4. Plaintiff is authorized to take all actions necessary to effectuate the relief  
granted pursuant to this Judgment.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Vincent P. Falci  
 Donna M. Falci  
 Debtors

Case No. 17-12054-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 2  
 Total Noticed: 1

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.  
 db/jdb +Vincent P. Falci, Donna M. Falci, 212 Taylor Lane, Middletown, NJ 07748-1864

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

Andrea Dobin on behalf of Trustee Thomas Orr adobin@trenklawfirm.com  
 Bruce H Levitt on behalf of Creditor John McGraner blevitt@levittslafkes.com,  
 sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Plaintiff John McGraner blevitt@levittslafkes.com,  
 sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Plaintiff Kevin McGraner blevitt@levittslafkes.com,  
 sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Creditor Kevin McGraner blevitt@levittslafkes.com,  
 sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bruce H Levitt on behalf of Creditor Jade England blevitt@levittslafkes.com,  
 sslafkes@levittslafkes.com;lspcattorneys@gmail.com  
 Bunce Atkinson on behalf of Plaintiff Maria Bobbi bunceatkinson@aol.com  
 Bunce Atkinson on behalf of Plaintiff Giancarlo Bobbi bunceatkinson@aol.com  
 Bunce Atkinson on behalf of Creditor Giancarlo and Maria Bobbi bunceatkinson@aol.com  
 Carollynn H.G. Callari on behalf of Plaintiff Joseph LoMonaco ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff John Kardel ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Jeffrey Siegel ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Peter Lucyk ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Bernard Chenoweth ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Elizabeth LoMonaco ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Belford Engine Company No. 1  
 ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff John Drucker ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Donna Chenoweth ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Katiejo Kardel Phelps  
 ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Christopher LoMonaco ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Jane Drucker ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Creditor Certain Saber Investors  
 ccallari@callaripartners.com  
 Carollynn H.G. Callari on behalf of Plaintiff Jacob Lawrence ccallari@callaripartners.com  
 Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
 Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2006-AF2  
 cwohrlab@logs.com, njbankruptcynotifications@logs.com  
 Denise E. Carlon on behalf of Creditor CIT Bank, N.A. dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for  
 HSBC Bank USA, National Association., as Trustee for the Holders of the Deutsche Alt-A  
 Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Cer nj\_ecf\_notices@buckleymadole.com,  
 NJ\_ECF\_Notices@McCalla.com

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Jan 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Frank Thomas Moie Catalina on behalf of Plaintiff Vicor Tax Receivables, LP  
fcatalina@lowenstein.com, moliver@lowenstein.com  
Frank Thomas Moie Catalina on behalf of Creditor Vicor Tax Receivables, LP  
fcatalina@lowenstein.com, moliver@lowenstein.com  
Isabella Trifilio Stempler on behalf of Creditor New Jersey Attorney General on behalf of the  
Chief of the New Jersey Bureau of Securities Isabella.Stempler@dol.lps.state.nj.us  
Laura M. Egerman on behalf of Creditor HSBC Bank USA, N.A. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
Michael A. Artis on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov  
Nicholas V. Rogers on behalf of Creditor CENLAR FSB AS SERVICER FOR ALLY BANK  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor Ally Bank nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A. rsolarz@kmlawgroup.com  
Thomas Orr on behalf of Debtor Vincent P. Falci tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Joint Debtor Donna M. Falci tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas J Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, xerna@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren Brumel on behalf of Debtor Vincent P. Falci wbrumel@keyportlaw.com,  
brumellawecf@gmail.com;r53076@notify.bestcase.com  
Warren Brumel on behalf of Joint Debtor Donna M. Falci wbrumel@keyportlaw.com,  
brumellawecf@gmail.com;r53076@notify.bestcase.com

TOTAL: 42